DECLARATION AND POWER OF ATTORNEY

Attorney's Docket No. **85CF-00114**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS AND SYSTEMS FOR FINDING VALUE AND REDUCING RISK, the specification of which:

invention entitled: METHO	DDS AND	SYSTEMS FOR FINDING	VALUE AND REDUCING RISH	(, the specification of which:
(check one)	[x]	is attached hereto		
	[]	was filed on and was amended on	as Application Serial N	lo,
I hereby state that I have claims, as amended by an			ontents of the above identif	ied specification, including the
l acknowledge the duty to with Title 37, Code of Fed			aterial to the examination of	this application in accordance
and, insofar as the subject application in the manner to disclose material inform	ct matter provided l nation as	of each of the claims of by the first paragraph of defined in Title 37, Code	this application is not disclo Title 35, United States Code,	tates application(s) listed below osed in the prior United State §112. I acknowledge the dut 56(a) which occurred between is application:
Application Serial No.		Filing Date	Status (paten	ted, pending, abandoned)
I hereby claim the benefit below: Application Serial No. 60/173,792		Filing Date December 30, 1999	Ad sup	provisional application(s) listed ditional provisional application mbers are listed on a oplemental ority sheet attached hereto.
this application and tran registration number) John S. Beulick, Re Reg. No. 42,180; G Alan L. Cassel, Reg Reg. No. 45,112; D	g. No. 3 Gordon F . No. 3! Donald F , Reg. N	usiness in the Patent and 33,338; Patrick W. F F. Sieckmann, Reg. N 5,842; Stephen R. C R. Holland, Reg. No. No. 45,548 all of Arn	Trademark Office connected Rasche, Reg. No. 37,91	6; Michael Tersillo, tkins, Reg. No. 43,476, 7; Robert E. Slenker, tel, Reg. No. 39,559;
Send Correspondence to);			Direct Telephone Calls To:
John S. Beulick Armstrong Teasdale One Metropolitan S St. Louis, MO 6310	quare, 9			John S. Beulick 314/621-5070

DECLARATION AND POWER OF ATTORNEY

SOLE OR FIRST INVENTOR:

Attorney's Docket No.

85CF-00114

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application and any patent issued thereon.

Date:
Date:
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Date:
Date:

Post Office Address: 13 Sycamore Street, Norwalk, Connecticut 06855

DECLARATION AND POWER OF ATTORNEY

Attorney's Docket No. 85CF-00114

FIFTH INVENTOR, IF ANY:		
Full Name: Marc T. Edgar		
Signature:	Date:	
Residence: Clifton Park, New York 12065		
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